

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Maryann Menkhaus

Debtor

CHAPTER 13

Deutsche Bank National Trust Company, as  
Trustee, on behalf of the holders of the J.P.  
Morgan Mortgage Acquisition Trust 2007-CH2  
Asset Backed Pass-Through Certificates, Series  
2007-CH2

NO. 19-17048 AMC

Movant

vs.

11 U.S.C. Sections 362 and 1301

Maryann Menkhaus

Debtor

Bonita Menkhaus

Co-Debtor

William C. Miller, Esquire

Trustee

CONSENT ORDER ON  
MOTION FOR RELIEF FROM STAY AND CO-DEBTOR STAY

1. The above-styled Motion having been scheduled for a hearing before the Court on **November 10, 2020** upon Notice of Assignment of Hearing to each of the above-captioned parties in interest, and it appearing to the Court that the parties consent hereto:
2. FURTHER IT IS HEREBY ORDERED that the Motion for Relief from Stay is denied, as the parties herein agree that the interest of Movant is adequately protected by payment and performance as more particularly set forth hereinafter.

3. FURTHER ORDERED that as of **October 30, 2020** the post-petition arrearage is as follows, pursuant to the terms of the Note, as set forth in the chart below:

Number of Missed Payments	From	To	Monthly Missed Principal and Interest	Monthly Missed Escrow (if applicable)	Monthly Payment Amount	Total of Monthly Payments Missed
<b><u>4</u></b>	August 2020	Nov. 2020	\$820.35	\$661.55	\$1,481.90	\$5,927.60
Less post-petition partial payments (suspense balance):					<b>(\$1,481.01)</b>	

**Total: \$4,446.59**

4. Debtor is ordered to make the following payments to cure the post-petition arrearage and other amounts owing set forth in paragraph 3:

Month Stipulation payment due	Monthly Stipulation Payment Amount
12/01/2020-07/01/2021	\$494.07
08/01/2021	\$494.03

5. Regular payments in the amount of **\$1,481.90** to be paid on or before **December 1, 2020** and any additional amount as required or allowed by the Note and Security Instrument. Payments should be sent to: Select Portfolio Servicing, Inc. Attn: Remittance Processing P.O. Box 65450 Salt Lake City, UT 84165-0450.
6. FURTHER ORDERED that should Debtor(s) default in payment of any sum specified herein, or in any regular monthly mortgage payments which come due according to Movant's Loan Documents, for the life of the bankruptcy then upon notice of default sent by first class mail to Debtor(s), attorney for Debtor(s) and the Trustee, and failure of Debtor(s) to cure such default within **fifteen (15)** days from the date of receipt of such notice, Movant may file a motion and affidavit of default, with service upon Debtor(s), attorney for Debtor(s) and the Trustee, and the Court may enter an Order releasing Movant from the automatic stay, without further notice or hearing.
7. FURTHER ORDERED that in the event relief from the automatic stay is later granted, the Trustee shall cease funding any balance of Movant's claim, and the provisions of Fed. R. Bank. P. 4001(a)(3) may be waived.
8. FURTHER ORDERED that upon completion of any foreclosure sale, any funds in excess of the amount due to Movant and to any subordinate lienholder(s) properly

entitled to receive proceeds under applicable State Law that would otherwise be payable to the Debtor(s), shall be paid to the Trustee by the entity receiving the funds from the foreclosure sale for the benefit of the Estate while the Debtor(s) remains in bankruptcy.

9. FURTHER ORDERED that there having been no appearance by the Co-Debtor(s), the Motion for Relief from the Co-Debtor Stay is ***granted***.

Dated this 30th day of October 2020

CONSENTED TO BY:

/s/Rebecca A. Solarz, Esq.

**Attorney for Movant**



**Michele Perez Capilato**  
**Attorney for Debtor**

/s/ Jack Miller, Esquire, for\*

**William C. Miller, Esquire**  
**Chapter 13 Trustee**

*\*No objection to its terms, without prejudice to any of our rights and remedies*

Approved by the Court this \_\_\_\_ day of \_\_\_\_\_, 2020. However, the court retains discretion regarding entry of any further order.

**Date: November 16, 2020**



**Bankruptcy Judge**  
**Ashely M. Chan**